

<b>Information to identify the case:</b>					
Debtor 1	<b>Drew L Gross</b>			Social Security number or ITIN	<b>xxx-xx-4272</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of New Jersey</b>					
Case number: <b>11-33003-VFP</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Drew L Gross  
aka Drew Leland Gross

12/7/16

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Drew L Gross  
 Debtor

Case No. 11-33003-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Dec 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2016.

db +Drew L Gross, 249 Monroe Street, Passaic, NJ 07055-5922  
 cr +JPMorgan Chase Bank National Association, Phelan Hallinan & Schmieg PC,  
 400 Fellowship Rd Ste 100, Mt Laurel, NJ 08054-3437  
 512233810 Chase, 3415 Vision Drive, Columbus, OH 43219-6009  
 512233809 +Chase, POB 24696, Columbus, OH 43224-0696  
 512233815 +Chase Bank, POB 33065, Louisville, KY 40232-3065  
 512233812 Chase Bank, POC 15298, Wilmington, DE 19850-5298  
 512766281 +Chase Report Center, Attn: Correspondence Mail, Mail Code LA4-555, 700 Kansas Lane,  
 Monroe, LA 71203-4774  
 512589682 +JPMorgan Chase Bank, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
 Monroe, LA 71203-4774  
 512546836 +JPMorgan Chase Bank, NA, 201 N. Central Ave., 7th Floor, AZ1-1024, Phoenix, AZ 85004-1071  
 512589683 +JPMorgan Chase Bank, National Association, 3415 Vision Drive, Attn: OH4-7133,  
 Columbus, OH 43219-6009  
 513562222 M & T Bank, P.O. Box 1288, Buffalo, New York 14240-1288

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2016 22:58:21 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 07 2016 22:58:17 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: BANKAMER.COM Dec 07 2016 22:38:00 BANK OF AMERICA, N.A., PO Box 26012,  
 Greensboro, NC 27420-6012  
 512233806 EDI: AMEREXPR.COM Dec 07 2016 22:38:00 American Express, POB 981535,  
 El Paso, TX 79998-1535  
 512520383 EDI: BECKLEE.COM Dec 07 2016 22:38:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 512292734 EDI: AIS.COM Dec 07 2016 22:38:00 American InfoSource LP as agent for,  
 First Data Global Leasing, PO Box 248838, Oklahoma City, OK 73124-8838  
 512250770 EDI: BANKAMER2.COM Dec 07 2016 22:38:00 FIA CARD SERVICES, N.A., PO Box 15102,  
 Wilmington, DE 19886-5102  
 512233807 EDI: BANKAMER.COM Dec 07 2016 22:38:00 Bank of America, POB 15019,  
 Wilmington, DE 19886-5019  
 516451603 +EDI: BANKAMER2.COM Dec 07 2016 22:38:00 Bank of America, 101 N. Tryon St., 7th Fl.,  
 NC10010706, Charlotte, NC 28255-0001  
 512233808 EDI: BANKAMER.COM Dec 07 2016 22:38:00 Bank of America, POB 535310,  
 Atlanta, GA 30353-5310  
 512314198 +EDI: BANKAMER2.COM Dec 07 2016 22:38:00 Bank of America, 101 N. Tryon St.,  
 Charlotte, NC 28246-0100  
 512422396 +EDI: BANKAMER.COM Dec 07 2016 22:38:00 Bank of America, N.A., P. O. Box 26012,  
 NC4-105-03-14, Greensboro, NC 27420-6012  
 512233819 EDI: CITICORP.COM Dec 07 2016 22:38:00 Citi Bank, POB 653054, Dallas, TX 75265-3054  
 512514652 +EDI: OPHSUBSID.COM Dec 07 2016 22:38:00 Candica, L.L.C., c/o Weinstein & Riley, P.S.,  
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 512233811 EDI: CHASE.COM Dec 07 2016 22:38:00 Chase Bank, POB 15298, Wilmington, DE 19850-5298  
 512344550 EDI: CHASE.COM Dec 07 2016 22:38:00 Chase Bank USA, N.A., PO Box 15145,  
 Wilmington, DE 19850-5145  
 512233816 EDI: CHASE.COM Dec 07 2016 22:38:00 Chase Slate, POB 15298, Wilmington, DE 19850-5298  
 512233817 +EDI: CITICORP.COM Dec 07 2016 22:38:00 Citi Bank, POB 660370, Dallas, TX 75266-0370  
 512233818 +EDI: CITICORP.COM Dec 07 2016 22:38:00 Citi Bank, POB 6500, Sioux Falls, SD 57117-6500  
 512921744 EDI: PRA.COM Dec 07 2016 22:38:00 Portfolio Recovery Associates, LLC, POB 41067,  
 NORFOLK, VA 23541  
 512542459 EDI: PRA.COM Dec 07 2016 22:38:00 Portfolio Recovery Associates, LLC, c/o West Marine,  
 POB 41067, Norfolk VA 23541  
 512233820 EDI: CHASE.COM Dec 07 2016 22:38:00 WAMU, POB 100576, Florence, SC 29502-0576  
 512233821 EDI: WFFC.COM Dec 07 2016 22:38:00 Wells Fargo Bank, POB 29746, Phoenix, AZ 85038-9746  
 512263372 +EDI: WFFC.COM Dec 07 2016 22:38:00 Wells Fargo Bank, N.A., Business Direct Division,  
 100 W. Washington St., 8th Fl., Phoenix, AZ 85003-1803

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

512233813\* Chase Bank, POB 15298, Wilmington, DE 19850-5298  
 512233814\* Chase Bank, POB 15298, Wilmington, DE 19850-5298

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Dec 07, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2016 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor M&T Bank NJECFMAIL@mw-c-law.com  
Andrew L. Spivack on behalf of Creditor JPMorgan Chase Bank National Association  
nj.bkecf@fedphe.com  
Jennifer R. Gorchow on behalf of Creditor JPMorgan Chase Bank National Association  
nj.bkecf@fedphe.com  
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Virginia E. Fortunato on behalf of Debtor Drew L Gross njbankruptcy911@gmail.com,  
bankruptcyntices2011@gmail.com

TOTAL: 6